# 1995 Index of Articles

VOLUME EIGHT INDEX

**January Columns**


Less Filling, Great Taste—*Peter C. Katt*, p. 6
Ready-Made Seminars—*Ed Morrow*, p. 8
Bad News from the IRS—*Lawrence Brody*, p. 10
The Newt World Order—*Lewis J. Walker*, p. 12
Life Insurance Needs Determination Process—*Lynn Hopewell*, p. 14
Retirement Software—*Lynn Hopewell*, p. 16
Annuity Nightmare—*James W. Lindsey*, p. 18


**January Articles**


Americans and Their Debt: Right-Sizing for the '90s—*Barbara O'Neill*, p. 20
Crisis Planning for Disaster, Illness, and Unemployment—*Patricia C. Drivanos and Susan Bradley*, p. 29
Making Decisions: The Role of Governance—*John Guy*, p. 34
Plight of the Retiree: Inflation Versus Risk Aversion—*Keith V. Smith*, p. 39


**April Columns**


Minimizing Legal Exposure—*Peter C. Katt*, p. 53
The Estate Planning Tide—*Ed Morrow*, p. 55
Using a Lifetime QTIP Trust—*Lawrence Brody*, p. 57
The Asian Oil Tiger—*Lewis J. Walker*, p. 60
Loan Amortization Software—*Lynn Hopewell*, p. 60


**April Articles**


Financial Aid Today—*Anna Leider*, p. 63
AMT and Social Security Complicate Bond Decisions—*Debra L. Sanders and Richard B. Toolson*, p. 72
A Planning Disaster: A Team Without a Quarterback—*Marvin R. Burt*, p. 81
Asset and Lawsuit Protection Planning—*Steven L. Gleitman*, p. 85


**July Columns**


*Un*vanishing Premiums—*Peter C. Katt*, p. 101
Centers of Influence—*Ed Morrow*, p. 103
A Split-Dollar 'Road Map'—*Lawrence Brody*, p. 105
Creative Destruction—*Lewis J. Walker*, p. 107


**July Articles**


Performance Reporting: The Basics and Beyond, Part I—*Robert L. Padgette*, p. 110
Maximizing Retirement Benefits for Beneficiaries—*Stephen P. Rickles*, p. 119
To Hold or Hold Not—*William H. Dare*, p. 123
Study Supports Efficient-Market Hypothesis—*George Wunder and Herbert Mayo*, p. 128
The Persistence of Three-Year Mutual Fund Performance—*Thomas M. Krueger and Richard E. Callaway*, p. 136


**October Columns**


Ho-Hum Insurance Trusts—*Peter C. Katt*, p. 149
Are You Using Checklists?—*Ed Morrow*, p. 151
The Building Blocks—*Lawrence Brody*, p. 153
Lifeboat Drills—*Lewis J. Walker*, p. 154
Fractal Market Analysis—*Michael P. Corning*, p. 156
Conservation Easements—*Mark A. Miller and William M. Nance*, p. 158


**October Articles**


Follow the Winner: Periodic Investing Strategies—*Thomas J. Zwirlein, Venkateshwar K. Reedy, and Barry Doyle*, p. 160
*Gattcha!* GATT Makes It Harder to Save for Retirement—*Norman M. Boone*, p. 168
Performance Reporting: The Basics and Beyond, Part II—*Robert L. Padgette*, p. 172
Planning Opportunities in Postmortem Estate Planning—*Joanne Craig*, p. 181


**December Columns**


The Universal Life Option—*Peter C. Katt*, p. 197
Investing in Time—*Ed Morrow*, p. 199
The Building Blocks: Part II—*Lawrence Brody*, p. 201
Preventing a Revolution—*Lewis J. Walker*, p. 202
Annuity Handbook—*Ed Morrow*, p. 204
Field Guide Proposals Software—*Ed Morrow*, p. 204


**December Articles**


Investing With Style—*Terry L. Innis*, p. 206
A Practice Guide to Charitable Lead Trusts—*Steven L. Gleitman*, p. 214

# 1995 Index of Articles

VOLUME EIGHT INDEX

**January Columns**


Less Filling, Great Taste—*Peter C. Katt*, p. 6
Ready-Made Seminars—*Ed Morrow*, p. 8
Bad News from the IRS—*Lawrence Brody*, p. 10
The Newt World Order—*Lewis J. Walker*, p. 12
Life Insurance Needs Determination Process—*Lynn Hopewell*, p. 14
Retirement Software—*Lynn Hopewell*, p. 16
Annuity Nightmare—*James W. Lindsey*, p. 18


**January Articles**


Americans and Their Debt: Right-Sizing for the '90s—*Barbara O'Neill*, p. 20
Crisis Planning for Disaster, Illness, and Unemployment—*Patricia C. Drivanos and Susan Bradley*, p. 29
Making Decisions: The Role of Governance—*John Guy*, p. 34
Plight of the Retiree: Inflation Versus Risk Aversion—*Keith V. Smith*, p. 39


**April Columns**


Minimizing Legal Exposure—*Peter C. Katt*, p. 53
The Estate Planning Tide—*Ed Morrow*, p. 55
Using a Lifetime QTIP Trust—*Lawrence Brody*, p. 57
The Asian Oil Tiger—*Lewis J. Walker*, p. 60
Loan Amortization Software—*Lynn Hopewell*, p. 60


**April Articles**


Financial Aid Today—*Anna Leider*, p. 63
AMT and Social Security Complicate Bond Decisions—*Debra L. Sanders and Richard B. Toolson*, p. 72
A Planning Disaster: A Team Without a Quarterback—*Marvin R. Burt*, p. 81
Asset and Lawsuit Protection Planning—*Steven L. Gleitman*, p. 85


**July Columns**


*Un*vanishing Premiums—*Peter C. Katt*, p. 101
Centers of Influence—*Ed Morrow*, p. 103
A Split-Dollar 'Road Map'—*Lawrence Brody*, p. 105
Creative Destruction—*Lewis J. Walker*, p. 107


**July Articles**


Performance Reporting: The Basics and Beyond, Part I—*Robert L. Padgette*, p. 110
Maximizing Retirement Benefits for Beneficiaries—*Stephen P. Rickles*, p. 119
To Hold or Hold Not—*William H. Dare*, p. 123
Study Supports Efficient-Market Hypothesis—*George Wunder and Herbert Mayo*, p. 128
The Persistence of Three-Year Mutual Fund Performance—*Thomas M. Krueger and Richard E. Callaway*, p. 136


**October Columns**


Ho-Hum Insurance Trusts—*Peter C. Katt*, p. 149
Are You Using Checklists?—*Ed Morrow*, p. 151
The Building Blocks—*Lawrence Brody*, p. 153
Lifeboat Drills—*Lewis J. Walker*, p. 154
Fractal Market Analysis—*Michael P. Corning*, p. 156
Conservation Easements—*Mark A. Miller and William M. Nance*, p. 158


**October Articles**


Follow the Winner: Periodic Investing Strategies—*Thomas J. Zwirlein, Venkateshwar K. Reedy, and Barry Doyle*, p. 160
*Gattcha!* GATT Makes It Harder to Save for Retirement—*Norman M. Boone*, p. 168
Performance Reporting: The Basics and Beyond, Part II—*Robert L. Padgette*, p. 172
Planning Opportunities in Postmortem Estate Planning—*Joanne Craig*, p. 181


**December Columns**


The Universal Life Option—*Peter C. Katt*, p. 197
Investing in Time—*Ed Morrow*, p. 199
The Building Blocks: Part II—*Lawrence Brody*, p. 201
Preventing a Revolution—*Lewis J. Walker*, p. 202
Annuity Handbook—*Ed Morrow*, p. 204
Field Guide Proposals Software—*Ed Morrow*, p. 204


**December Articles**


Investing With Style—*Terry L. Innis*, p. 206
A Practice Guide to Charitable Lead Trusts—*Steven L. Gleitman*, p. 214

Playing the Averages: Estimating Retirement Income—*Michael D. Everett*, p. 220
Tax-Deferred Exchange Vs. Sale/Purchase of Real Property—*Winfield P. Betty and Douglas Timmons*, p. 227
Nanny Tax Easier to Report, Harder to Avoid—*Lawrence C. Phillips*, p. 233

**SUBJECT**

**Business Planning**

Bad News from the IRS—*Lawrence Brody*, January 1995, p. 10
A Split-Dollar 'Road Map'—*Lawrence Brody*, July 1995, p. 105

**Estate Planning**

The Estate Planning Tide—*Ed Morrow*, April 1995, p. 55
Using a Lifetime QTIP Trust—*Lawrence Brody*, April 1995, p. 57
A Planning Disaster: A Team Without a Quarterback—*Marvin R. Burt*, April 1995, p. 81
Asset and Lawsuit Protection Planning—*Steven L. Gleitman*, April 1995, p. 85
The Building Blocks—*Lawrence Brody*, October 1995, p. 153
Conservation Easements—*Mark A. Miller and William M. Nance*, October 1995, p. 158
Planning Opportunities in Postmortem Estate Planning—*Joanne Craig*, October 1995, p. 181
The Building Blocks: Part II—*Lawrence Brody*, December 1995, p. 201
A Practice Guide to Charitable Lead Trusts—*Steven L. Gleitman*, December 1995, p. 214
Tax-Deferred Exchange Vs. Sale/Purchase of Real Property—*Winfield P. Betty and Douglas Timmons*, December 1995, p. 227

**Financial Planning**

The Newt World Order—*Lewis J. Walker*, January 1995, p. 12
Americans and Their Debt: Right-Sizing for the '90s—*Barbara O'Neill*, January 1995, p. 20
Crisis Planning for Disaster, Illness, and Unemployment—*Patricia C. Drivanos and Susan Bradley*, January 1995, p. 29
Loan Amortization Software—*Lynn Hopewell*, April 1995, p. 60
Financial Aid Today—*Anna Leider*, April 1995, p. 63
Creative Destruction—*Lewis J. Walker*, July 1995, p. 107
Field Guide Proposals Software—*Ed Morrow*, December 1995, p. 204

**Insurance**

Less Filling, Great Taste—*Peter C. Katt*, January 1995, p. 6
Life Insurance Needs Determination Process—*Lynn Hopewell*, January 1995, p. 14
Minimizing Legal Exposure—*Peter C. Katt*, April 1995, p. 53
*Un*vanishing Premiums—*Peter C. Katt*, July 1995, p. 101
Ho-Hum Insurance Trusts—*Peter C. Katt*, October 1995, p. 149
The Universal Life Option—*Peter C. Katt*, December 1995, p. 197

**Investment Planning**

Making Decisions: The Role of Governance—*John Guy*, January 1995, p. 34
The Asian Oil Tiger—*Lewis J. Walker*, April 1995, p. 60
AMT and Social Security Complicate Bond Decisions—*Debra L. Sanders and Richard B. Toolson*, April 1995, p. 72
Performance Reporting: The Basics and Beyond, Part I—*Robert L. Padgette*, July 1995, p. 110
To Hold or Hold Not—*William H. Dare*, July 1995, p. 123
Study Supports Efficient-Market Hypothesis—*George Wunder and Herbert Mayo*, July 1995, p. 128
The Persistence of Three-Year Mutual Fund Performance—*Thomas M. Krueger and Richard E. Callaway*, July 1995, p. 136
Fractal Market Analysis—*Michael P. Corning*, October 1995, p. 156
Follow the Winner: Periodic Investing Strategies—*Thomas J. Zwirlein, Venkateshwar K. Reedy, and Barry Doyle*, October 1995, p. 160
Performance Reporting: The Basics and Beyond, Part II—*Robert L. Padgette*, October 1995, p. 172
Investing With Style—*Terry L. Innis*, December 1995, p. 206

**Practice Management**

Ready-Made Seminars—*Ed Morrow*, January 1995, p. 8
Centers of Influence—*Ed Morrow*, July 1995, p. 103
Are You Using Checklists?—*Ed Morrow*, October 1995, p. 151
Lifeboat Drills—*Lewis J. Walker*, October 1995, p. 154
Investing in Time—*Ed Morrow*, December 1995, p. 199

**Retirement Planning**

Retirement Software—*Lynn Hopewell*, January 1995, p. 16
Annuity Nightmare—*James W. Lindsey*, January 1995, p. 18
Plight of the Retiree: Inflation Versus Risk Aversion—*Keith V. Smith*, January 1995, p. 39
Maximizing Retirement Benefits for Beneficiaries—*Stephen P. Rickles*, July 1995, p. 119
*Gattcha!* GATT Makes It Harder to Save for Retirement—*Norman M. Boone*, October 1995, p. 168
Annuity Handbook—*Ed Morrow*, December 1995, p. 204
Playing the Averages: Estimating Retirement Income—*Michael D. Everett*, December 1995, p. 220

**Taxes**

AMT and Social Security Complicate Bond Decisions—*Debra L. Sanders and Richard B. Toolson*, April 1995, p. 72
Tax-Deferred Exchange Vs. Sale/Purchase of Real Property—*Winfield P. Betty and Douglas Timmons*, December 1995, p. 227
Nanny Tax Easier to Report, Harder to Avoid—*Lawrence C. Phillips*, December 1995, p. 233